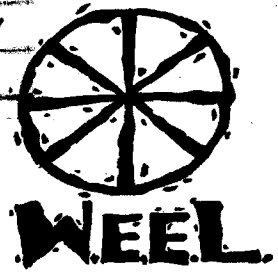


EXHIBIT 5
DATE 2/15/07
HB 516



To: House Appropriation
From: WEEL – Olivia Riutta – oriutta@weelempowers.org, 406.495.0497.
Date: February 15, 2007
Re: House Bill 516 – Fund affordable housing revolving loan act

Mr. Chairman and members of the committee.

I am here today as a representative of WEEL. We are a state based non-profit organization that is made up of low-income Montanans and those who support us.

We support HB 516 because Montanans need access to affordable housing. This is an issue that effects middle-income as well as low-income Montanans. Many of our members pay over 50% of their monthly salaries on housing. This doesn't allow for low-income families to save money and build assets. Low-income people need to be able to build up a financial buffer so that minor economic emergencies such as a new radiator for the car, don't wreak havoc on a family's finances.

Mr. Chair and members of the committee we urge you to support the Housing Montana Fund because stability begins at *home*.

Thank you,

Olivia Riutta